

## NOTICE.

In answer to several inquiries by letter, we beg to state that a few copies of Mr. Bartholomew's Cyclopædia of the New Metropolitan Building-Act can still be had of our publisher, No. 2, York-street, Covent-garden, at the usual price of a double number.

# The Builder.

No. XCIV.

SATURDAY, NOVEMBER 30, 1844.



WE thought we had last week completed the catalogue of calamities to buildings, but we find, as if on purpose to place the subject in a stronger light, other similar misfortunes have just occurred, and the proportion of fatal calamity which has attended them has not been less than in the aggregate which we gave last week. The following form a small selection from those which have most recently happened:—

**"FALL OF A WALL.**—On Thursday, the 21st inst., a wall, about forty feet in height, suddenly fell at the corner of Showfield-street, in Chelsea-road, with a tremendous crash, burying underneath the ruins four individuals who were at the time at work upon it. The unfortunate men—John Newman, aged 30, a master bricklayer; William Lee, aged 45, journeyman; James Lardner, aged 28, journeyman; and Arthur Ellis, aged 16, an apprentice—were standing upon some scaffolding erected near the summit of the above wall, when the latter, which had recently been run up, gave way near its base, and the whole instantly fell. Assistance having promptly arrived, the men were got from among the rubbish, and three of them were conveyed in a sadly mutilated state to St. George's Hospital, whilst Newman, who resides near the spot where the accident happened, and sustained a severe injury of the skull and legs, was conveyed home. Each of the unfortunate men lies in a very precarious state. The cause of the occurrence is stated to have been the wet weather, which prevented the work from setting or drying."

**"FALL OF A HOUSE.**—On Thursday, the 21st inst., a new building, situate at the corner of Duke's-place, in Old-street, St. Luke's, fell, and buried a number of workmen, bricklayers and labourers, in the ruins. The accident is stated to have been occasioned by an overflow of water from an old sewer leading along the main road, which, becoming choked, the water rushed through it near to the new buildings, and flowing into the foundation; the mortar was washed from the brickwork, and the footing eventually yielding to the superincumbent pressure, the upper work fell perpendicularly into the excavation, scarcely a single brick falling outside of the base of the frontage wall."

So that we have still the same alleged causes, greenness, and mal-adroitness in the temporary management of the building-operations. Thus, more and more does there appear to be requisite an adequate controuling power, which shall watch over such affairs, and put in execution all means practicable for gaining the desired end.

## ELECTION OF SURVEYORS TO THE NINE NEW DISTRICTS IN THE COUNTY OF MIDDLESEX.

(Thursday, the 28th instant.)

## FOR FULHAM.

No. of Votes.

98. Mr. Andrew Moseley—elected.  
58. — Henry Harrison.  
7. — Augustus Abraham Winterbottom.

## FOR HAMMERSMITH.

63. Mr. James Charles Christopher—elected.  
38. — Samuel Beazley.  
38. — Frederick Claudius J. Parkinson.  
30. — Martin Joseph Stately.

## FOR SOUTH KENSINGTON.

138. Mr. Thomas Leverton Donaldson—elected.  
18. — John Blore.

## FOR NORTH KENSINGTON.

134. Mr. Charles Beachcroft—elected.  
34. — George Godwin, Jun.

## FOR HAMPTSTEAD.

127. Mr. Henry Edw. Kendall, Jun.—elected.  
39. — Thomas Bird.

## FOR HORNSEY.

108. Mr. Alfred Bartholomew—elected.  
38. — James Harrison.

## FOR TOTTENHAM.

115. Mr. John Henry Taylor—elected.

## FOR STOKES-NEWINGTON.

128. Mr. William Lovell, Jun.—elected.  
15. — William Frederick East.  
12. — James Moon.

## FOR BROMLEY.

56. Mr. John Hlyth—elected.  
55. — Henry John Hammon.  
37. — John Morris.  
1. — George Henry Simmonds.

## FOUR NEW DISTRICT-SURVEYORSHIPS IN THE COUNTY OF SURREY.

THE magistrates will meet at twelve o'clock on Monday next, to elect surveyors to the four new Metropolitan Districts in the county of Surrey.

## SOCIETY OF ARTS.

Nov. 27.—W. Pole, Esq., V. P., in the chair.

The secretary read a paper by Mr. Robert Davison, engineer, "On the Manufacture of Casks, more particularly those used by Brewers, with remarks on the various methods adopted for Cleansing and Purifying such Casks."

The next paper was by Mr. Higgs, on his plan of collecting the contents of the London sewers.

The author proposes to form, at convenient stations throughout the metropolis, three parallel tanks or reservoirs, at levels sufficiently low to receive the contents of the sewers; each of these tanks to be furnished with a gate, somewhat resembling a flood-gate.

Into one of these reservoirs the soil to be allowed to enter until completely filled, the gate then to be closed, and the matter allowed to settle for one tide.

In order to precipitate the phosphates, &c., hydrate of lime is proposed to be spread evenly over the surface by means of a hopper-formed waggon running to and fro on a moveable railway, placed over the reservoir.

The precipitation having been effected, the comparatively pure water would be let off or drawn off, and the valuable residue removed.

In the meantime, the second reservoir would be filled, and the process repeated.

The plans of Mr. Garling and Mr. Martin for effecting the same object were discussed at some length.

## BUILDING SOCIETIES.

TO THE EDITOR OF THE BUILDER.

IN the fifth number of THE BUILDER, a letter to the editor of the *New Zealand Journal* was inserted, detailing the operations of a Building Society, established for the purpose of enabling parties to purchase freehold or leasehold property, as follows:—

"A fund is raised by monthly contributions from each member or shareholder, out of which subscribers are assisted in their endeavours to become possessors of such property as may be best suited to their own interest or advantage. Each shareholder must contribute to the association (say, for example) ten shillings per month for each share of which he is the possessor, until these monthly payments shall, with the profits, amount to 120*l.* per share. The operations of the society will thus extend over a space of about ten years, and then cease altogether.

"When the funds become sufficiently large to make advances to the subscribers, due notice is given, and that member who will submit to the largest deduction or discount from the amount of his share of 120*l.* for priority of advance, is the one to whom the loan will be immediately granted; the property purchased with the society's funds to be mortgaged to the association, as security for the continuation of his monthly instalments, until the termination of the society.

"A few figures will illustrate this more clearly. Suppose a subscriber, living in a house for which he pays an annual rent of 35*l.*, subject to a ground-rent of 5*l.* per annum, wishes to purchase such house by means of the society, the method is as follows:—

He holds one share, which at the expiration of ten years would realize	£120 0 0
But for immediate cash he submits to a deduction from such share, of	50 0 0

Leaving a balance on one share in his favour, of	£70 0 0
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"Now, as the sum of 70*l.* obviously cannot be sufficient to purchase property valued at 300*l.*, the subscriber avails himself of the society's resources to enable him to complete the purchase.

Surveyor's valuation of premises desired	£315 0 0
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4½ Shares at the agreed price of 70 <i>l.</i> , as before stated, makes	315 0 0
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"The monthly payments to the society for such advance would be as under:—

4½ Shares at 10 <i>s.</i> per share	£2 5 0
Interest or redemption money per share, 4 <i>s.</i> per month	0 18 0

Monthly payments	£3 3 0
Which multiplied by months	12

Makes yearly payment to the society	£37 16 0
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In addition to which, for ground-rent annually	5 0 0
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Total amount cost	£42 16 0
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"So that, instead of paying 35*l.* per annum to the landlord as rent, by paying the association 42*l.* 16*s.* annually, a difference of 7*l.* 16*s.* more, the freehold or leasehold property in ten years becomes the borrower's own; showing that, in ten years the house has been purchased for only 7*l.* more than in the same time he would have paid for rent alone."

Assuming this statement to be correct, the question of advantage or disadvantage to the parties interested may be thus viewed.

Let the company consist of 100 gentlemen, each of whom puts down 315*l.*; and that 100 other persons consent to become subscribers of 42*l.* 16*s.* a year, the company being able to locate these 100 subscribers at the beginning of the year in 100 houses, for which 31,500*l.* are paid.

Now, in ten years the company must get back these 31,500*l.*, with 5 per cent. compound interest; that is to say, they must receive 51,310*l.* 3*s.* 10*d.*, when the houses will belong to the subscribers. But they receive this by an annual rental of 4,200*l.*, which in ten years, as improved at 5 per cent. compound interest, will amount to 53,833*l.* 7*s.* 8*d.* There is, therefore, a bonus of 2,523*l.* 3*s.* 10*d.* to the 100 capitalists; or 25*l.* 4*s.* 8*d.* to each.

This goes on the supposition that none of the subscribers die in the course of these ten